United States Bankruptcy Court Southern District of Indiana

In re: Marie L Thomas Debtor Case No. 13-03137-JMC Chapter 7

CERTIFICATE OF NOTICE

District/off: 0756-1 User: ldavis Page 1 of 2 Date Rcvd: Jul 16, 2013 Form ID: b18 Total Noticed: 29

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 18, 2013.
               +Marie L Thomas, 425 S. Main St., Kokomo, IN 46901-5477
+Bowman, Heintz, Boscia, & Vician, PC, 8605 Broadway, Mc+Bull City, 1107 W Main St, Durham, NC 27701-2028
db
12114736
                                                                                   Merrillville, IN 46410-5598
12114737
               +CORPORATION SERVICE COMPANY,
                                                     251 E OHIO ST STE 500,
12114741
                                                                                   Indianapolis, IN 46204-2184
               +City of Kokomo - Municipal Sanitation Ut, 928 E. Sycamore St., Courtney Gaber, Attorney at Law, 517 US Highway 31 N, Greenwo
12114740
                                                                                               Kokomo, IN 46901-4821
                                                                                    Greenwood, IN 46142-3932
12114742
12114743
               +Dollar General Inc. (Lost Prevention & Legal Dept), 100 Mission Rdg,
                 Goodlettsville,, TN 37072-2171
                                   4000 Executive Park Dr S,
12114744
               +Dr/bond Coll,
                                                                    Cincinnati, OH 45241-4009
               +Duke Energy, 1000 E Main Street Mail Drop WP, Plainfie
+Emergency Medical Group of Kokomo, PO BOX 6069 Dept 12,
                                                                          Plainfield, IN 46168-1782
12114745
12114746
                                                                                       Indianapolis, IN 46206-6069
               +Ffcc-columbus Inc, 1550 Old Henderson Rd St, Columbus, OH 43220-3626
12114747
12114750
               +Helvey & Associates,
                                           1015 E Center St, Warsaw, IN 46580-3420
                                           6955 Hillsdale Ct, Indianapolis, IN 4625
, PO Box 94551, Palatine, IL 60094-4551
12114751
               +Imc Credit Services,
                                                                    Indianapolis, IN 46250-2054
12114752
               +Indiana American Water,
               +Indiana Farmers Mutual Insurance Company,
12114753
                                                                    10 West 106th St. PO BOX 527,
                 Indianapolis, IN 46206-0527
12114754
                Kokomo Gas (NiSource),
                                             PO BOX 13013,
                                                                Merrillville, IN 46411-3013
                                              201 Southway Blvd, Kokomo, IN 46902-3677
-1), PO Box 9010, Kokomo, IN 46904-9010
12114759
               +Solidarity Fed Credit,
12114760
               +St. Joseph Hospital (MED-1),
                St. Joseph Hospital (Patient Financial Services),
                                                                            PO BOX 40970,
12114761
                                                                                                 Indianapolis, IN 46240-0970
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
               +EDI: ACCE.COM Jul 16 2013 23:08:00
12114735
                                                             Asset Acceptance Llc,
                                                                                          Po Box 2036,
                 Warren, MI 48090-2036
12114738
                EDI: CAPITALONE.COM Jul 16 2013 23:08:00
                                                                     Capital 1 Bank,
                                                                                           Po Box 85520,
                                                                                                              Richmond, VA 23285
                                                                                             Wilmington, DE 19850-5298
               +EDI: CHASE.COM Jul 16 2013 23:08:00
                                                               Chase,
                                                                         Po Box 15298,
12114739
12114748
               +EDI: AMINFOFP.COM Jul 16 2013 23:08:00
                                                                   First Premier Bank,
                                                                                              601 S Minnesota Ave.
                 Sioux Falls, SD 57104-4868
12114749
               +E-mail/Text: BANKRUPTCY@GLACOMPANY.COM Jul 16 2013 23:27:12
                                                                                            Gla Collection Co Inc,
               2630 Gleeson Ln, Louisville, KY +EDI: MID8.COM Jul 16 2013 23:08:00
                                       Louisville, KY 40299-1772
12114755
                                                              Midland Funding,
                                                                                    8875 Aero Dr Ste 200,
               San Diego, CA 92123-2255
+E-mail/Text: bankruptcydepartment@ncogroup.com Jul 16 2013 23:29:24
12114756
                                                                                                     Nco Finance,
                 Po Box 15636,
                                    Wilmington, DE 19850-5636
12114757
               +E-mail/Text: bankruptcy@northwestradiology.com Jul 16 2013 23:29:14
                 Northwest Radiology Network (NWR), 13587 Collections Center Drive, Chicago, IL 60693-0135
EDI: SEARS.COM Jul 16 2013 23:08:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
               +EDI: SEARS.COM Jul 16 2013 23:08:00
+EDI: WFNNB.COM Jul 16 2013 23:08:00
12114758
                                                               Victoria's Secret,
                                                                                       PO BOX 182789,
12114762
                 Columbus, OH 43218-2789
                                                                                                             TOTAL: 10
             ***** BYPASSED RECIPIENTS *****
NONE.
                                                                                                             TOTAL: 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2013 Signature:

Joseph Spections

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Form ID: b18

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2013 at the address(es) listed below:

Blake Nathaniel Dahl on behalf of Debtor Marie L Thomas BND@Etzlerlaw.com Edward P Dechert trusteedechert@att.net, IN33@ecfcbis.com

U.S. Trustee ustpregion10.in.ecf@usdoj.gov

TOTAL: 3

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SO ORDERED: July 16, 2013.



James M. Carr

United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT Southern District of Indiana 46 E. Ohio St., Rm. 116 Indianapolis, IN 46204

B18 (rev 02/2013)

In re:

Marie L Thomas,

Case No. 13-03137-JMC-7

SSN: xxx-xx-6774 EIN: NA 425 S. Main St. Kokomo, IN 46901 Debtor(s).

DISCHARGE OF DEBTOR IN A CHAPTER 7 CASE

The Court, after reviewing this case, finds that the debtor is entitled to a discharge.

IT IS ORDERED that the debtor is granted a discharge under 11 U.S.C. § 727.

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SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are **NOT** discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay for nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.